

# Questions & Answers for Assisters about Form 1095-A “Second Lowest Cost Silver Plan” Issue

## **Q. How many consumers got an incorrect Form 1095-A because of this issue?**

**A.** About 3 to 5 percent of taxpayers benefited from advance payments of tax credits to help lower the cost of their Marketplace premiums in 2014. Among those taxpayers, the overwhelming majority of Marketplace consumers received correct Form 1095-A's. About 800,000 people got a Form 1095-A for coverage through the Federally Facilitated Marketplace that contained the incorrect “monthly premium amount of the second lowest cost Silver plan” in Part III, Column B of the statement. The amount was for 2015, instead of for 2014. Some consumers may have gotten incorrect forms for other reasons, like wrong addresses or dates of coverage, and also will receive a corrected Form.

## **Q. Does this mean the tax credit the consumer received was incorrect?**

**A.** No, an incorrect form doesn't mean that a taxpayer's tax credit was calculated incorrectly – this is an error in what was printed on the form.

## **Q. How will consumers know if they got an incorrect Form 1095-A because of this issue?**

**A.** Consumers can log into their Marketplace accounts on **HealthCare.gov** now to check the status of their forms. Once they log in, they should select their 2014 application, and then select “Tax forms.” Consumers will see a message letting them know if their 1095-A form will be corrected. This is the best way for a consumer to check if they are impacted by this issue. If the 1095-A form that they received wasn't impacted by this issue, the message will let them know that as well.

The Marketplace account is also where consumers will find their corrected forms when they are completed. All corrected forms should be available by early March. By the beginning of March, the Marketplace also will call and email consumers who got an incorrect Form 1095-A. The message will state that a Form 1095-A for the household is incorrect. Then, when the corrected form is ready, the Marketplace will send a message to the primary enrollee's Marketplace account.

**Q. Could consumers get an incorrect Form 1095-A as the result of a different issue?**

**A.** Yes, a small group of consumers may experience another issue that results in the Marketplace sending them a corrected Form 1095-A. If that happens, the Marketplace will notify the consumer household with an email and automated phone call. The process of sending corrected forms is not unique to the Marketplace: it is common practice with all types of tax forms.

**Q. What should consumers do if they got an incorrect Form 1095-A?**

**A.** Consumers who got an incorrect Form 1095-A are encouraged to wait until they get their corrected form before they fill out and file their 2014 federal income taxes.

**Q. If a consumer doesn't want to wait for a corrected Form 1095-A to file taxes, what can they do?**

**A.** Consumers are encouraged to wait to file until they get a corrected form. If they can't wait, consumers can find the amount of the second lowest cost Silver plan that applied to their household in 2014 by:

- Using the second lowest cost Silver plan **Tax Tool** at **HealthCare.gov**, or
- Calling the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) and working with a representative who will help them.

**Q. What if a consumer got an incorrect Form 1095-A, but they already filed their taxes?**

**A.** Additional information for these consumers will be provided shortly.

**Q. What should consumers do if their Form 1095-A wasn't affected?**

**A.** If consumers don't see a message in their Marketplace account or receive an automated call and email from the Marketplace about this or another issue, their Form 1095-A wasn't affected. They can use their current Form 1095-A to fill out and file their 2014 federal income tax return, unless they'll need a corrected form for another issue. When they log in to their Marketplace account, they'll see a message that lets them know their form wasn't affected.

